

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ALFRED J. FERRARO  
KRISTIN E. FERRARO  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-21105

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/25/2016 and confirmed on 5/13/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		151,613.27
Less Refunds to Debtor	523.06	
TOTAL AMOUNT OF PLAN FUND		151,090.21

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,369.00	
Trustee Fee	6,645.89	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,014.89

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DEUTSCHE BANK NATIONAL TRUST CO - Acct: 4961	0.00	63,760.92	0.00	63,760.92
	DEUTSCHE BANK NATIONAL TRUST CO - Acct: 4961	13,823.04	13,823.04	0.00	13,823.04
	WESBANCO BANK INC(*) Acct: 7195	11,117.87	11,117.87	0.00	11,117.87
	CITIZENS BANK(*) Acct: 0470	32,366.48	32,366.48	4,695.33	37,061.81
	GREATER LATROBE TEACHERS CREDIT I Acct: 0001	13,180.41	13,180.41	0.00	13,180.41
					138,944.05

Priority					
	JUSTIN P SCHANTZ ESQ Acct:	0.00	0.00	0.00	0.00
	ALFRED J. FERRARO Acct:	0.00	0.00	0.00	0.00
	ALFRED J. FERRARO Acct:	300.00	300.00	0.00	0.00
	ALFRED J. FERRARO Acct:	223.06	223.06	0.00	0.00
	JEFFREY GOLEMBIEWSKI ESQ++ Acct:	2,369.00	2,369.00	0.00	0.00
	JEFFREY GOLEMBIEWSKI ESQ++ Acct:	0.00	0.00	0.00	0.00
	JUSTIN P SCHANTZ ESQ Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	MIDLAND FUNDING LLC Acct: 8517	362.64	41.95	0.00	41.95
	VERIPRO SOLUTIONS INC Acct: 2170	23,852.99	2,759.31	0.00	2,759.31
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,629.66	188.52	0.00	188.52

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1171				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 3051				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 7186				
	NORTHWEST CONSUMER DISCOUNT CO	0.00	0.00	0.00	0.00
	Acct: 0005				
	MIDLAND FUNDING LLC	535.93	62.00	0.00	62.00
	Acct: 4630				
	MIDLAND FUNDING LLC	687.13	79.49	0.00	79.49
	Acct: 8131				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					3,131.27

TOTAL PAID TO CREDITORS

142,075.32

TOTAL CLAIMED

PRIORITY 0.00

SECURED 70,487.80

UNSECURED 27,068.35

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ALFRED J. FERRARO  
KRISTIN E. FERRARO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:16-21105

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Alfred J. Ferraro  
Kristin E. Ferraro  
Debtors

Case No. 16-21105-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 29, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alfred J. Ferraro, Kristin E. Ferraro, 305 St Mary's Road, Latrobe, PA 15650-1324
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 DALLAS PKWY SUITE 425, DALLAS, TX 75254-8067
cr	+ Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Deutsche Bank National Trust Company, PO Box 9013, Addison, TX 75001-9013
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14202248	+ Greater Latrobe Teacher's Credit Union, 113 East Main Street, New Alexandria, PA 15670-3116
14202253	+ Veripro Solutions, Inc., P.O. Box 3572, Coppel, TX 75019-5538

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 30 2022 00:22:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	Email/PDF: rmscedi@recoverycorp.com	Jul 30 2022 00:35:26	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Jul 30 2022 00:22:00	Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 30 2022 00:35:27	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14227058	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 30 2022 00:21:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14226479	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2022 00:25:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14202243	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2022 00:25:00	Capital One Bank, N.A., Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14202245	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:24	Citibank / Sears, Citicorp Credit Services/Centralized Ban, Po Box 790040, Saint Louis, MO 63179-0040
14202244	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:27	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14202246	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 30 2022 00:21:00	Citizen's Bank Auto Finance, Attn: Bankruptcy, 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886-1321
14271503	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 30 2022 00:35:27	DEUTSCHE BANK NATIONAL TRUST COMPANY, ET AL, WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 29, 2022

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Total Noticed: 26

14202247	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 30 2022 00:35:25	EAGAN, MN 55121-1663 Deutsche Bank National Trust Company, as, Trustee for HSI Asset Securitization Corp, c/o Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14236488	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2022 00:22:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14207378	Email/PDF: rmscedi@recoverycorp.com	Jul 30 2022 00:24:52	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14969675	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 30 2022 00:22:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14202250	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:24:50	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202251	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:24:50	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202252	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:24:59	Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202254	+ Email/Text: bankrupt-adjdept@wesbanco.com	Jul 30 2022 00:22:00	Wesbanco Bank, Inc., 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, As Trustee F
cr		Deutsche Bank National Trust Company, as Trustee E
14202249		Northwest Consumer Discount Company
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	*+	WesBanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jul 29, 2022

Form ID: pdf900

Total Noticed: 26

Name	Email Address
Brian Nicholas	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... bnicholas@kmlawgroup.com
Jeffrey S. Golembiewski	on behalf of Plaintiff Alfred J. Ferraro jgolembiewski@yahoo.com denisegole@yahoo.com
Jeffrey S. Golembiewski	on behalf of Plaintiff Kristin E Ferraro jgolembiewski@yahoo.com denisegole@yahoo.com
Jerome B. Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
Justin P. Schantz	on behalf of Debtor Alfred J. Ferraro jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Justin P. Schantz	on behalf of Joint Debtor Kristin E. Ferraro jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY pawb@fedphe.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
TOTAL: 12	